

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Melody Louise Mccracken  
DebtorCase No. 14-02622-CCJ  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: hrutha  
Form ID: B18Page 1 of 2  
Total Noticed: 45

Date Rcvd: Jun 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2014.

db  
 24377029 +Melody Louise Mccracken, 1519 Redwood Grove Terrace, Lake Mary, FL 32746-4441  
 24377026 +ATG Credit LLC, PO Box 14895, Chicago, IL 60614-8542  
 24377027 +Adventist Florida Hosp., 601 E. Rollins St., Orlando, FL 32803-1248  
 24377028 Alexander & Stefano, PO Box 764, Kenmore, NY 14217  
 24377030 +Allied Interstate, PO box 4000, Warrenton, VA 20188-4000  
 24377031 Baytree Family Dental, 350 Waymont Ct, Lake Mary, FL 32746-3484  
 24377035 +Business Revenue Systems, 2419 Spy Run Ave Ste A, Fort Wayne, IN 46805-3262  
 24377032 +CCI, 1058 Claussen Rd Ste 110, Augusta, GA 30907-0301  
 24377033 +Caine & Weiner Co, 21210 Erwin St., Woodland Hills, CA 91367-3714  
 24377034 Carecentrix, PO Box 277947, Atlanta, GA 30384-7947  
 24377037 +Center for Diagnostic Imaging, 1295 Orange Ave, Winter Park, FL 32789-4968  
 24377036 +Central Florida Cardiology, 4106 W. Lake Mark Blvd Ste 312, Lake Mary, FL 32746-3344  
 24377038 +Credit Control, 5757 Phantom Dr Ste 330, Haxelwood, MO 63042-2429  
 24377039 Emergency Physicians, PO Box 628296, Orlando, FL 32862-8296  
 24377041 Fifth Third Bank, PO Box 630900, Cincinnati, OH 45263-0900  
 24377040 +First Financial, PO Box 56245, Atlanta, GA 30343-0245  
 24377042 #Greentree & Assoc, PO Box 3417, Escondido, CA 92033-3417  
 24377044 JP Morgan Chase Bank, 13270 Old St Augustine Road, Jacksonville, FL 32258  
 24377043 Medical Center Radiology, PO Box 919010, Orlando, FL 32891-9010  
 24377046 North American Credit, 2810 Walker Rd., Chattanooga, TN 37421-1082  
 24377047 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 24377048 +Orlando Pain Relief, 683 Douglas Ave Ste 101, Altamonte, FL 32714-0913  
 24377049 Owl Auto Finance, 2315 Curry Ford rd, Orlando, FL 32806-2423  
 24377050 Pain Management, PO Box 7929, Belfast, ME 04915-7900  
 24377054 ROI Services, 580 Herndon Pkwy #100, Herndon, VA 20170-5236  
 24377058 +SMA Behavioral, 1220 Willis Ave, Daytona Beach, FL 32114-2810  
 24377055 +Sand Lake Imaging, 1640 N. Maitland Ave, Maitland, FL 32751-3320  
 24377056 +September House, 425 N. Orange Ave Ste 2110, Orlando, FL 32801-1516  
 24377057 +Settlement Services, 1061 Main Street Ste 19, North Huntingdon, PA 15642-7425  
 24377059 +University Diagnostic, 111 N. Lakemont Ave, Winter Park, FL 32792-3216  
 24377061 +Wilson Wilmar, 13820 Old St Augustine Rd, Jacksonville, FL 32258-2448  
 24377062 Yachter Family Chiropractic, PO Box 952109, Lake Mary, FL 32795-2109

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QMEHENKEL.COM Jun 10 2014 22:34:00 Marie E. Henkel, 3560 South Magnolia Avenue,  
 Orlando, FL 32806-6214  
 24540843 +EDI: JEFFERSONCAP.COM Jun 10 2014 22:34:00 Ais Services, LLC,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 24448797 +EDI: ATLASACQU.COM Jun 10 2014 22:34:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 24377033 E-mail/Text: bankruptcy@usecapital.com Jun 10 2014 22:49:59 Capital Accounts LLC,  
 PO Box 140065, Nashville, TN 37214-0065  
 24376978 EDI: FLDEPREV.COM Jun 10 2014 22:34:00 Florida Department of Revenue, Bankruptcy Unit,  
 Post Office Box 6668, Tallahassee FL 32314-6668  
 24376979 EDI: IRS.COM Jun 10 2014 22:34:00 Internal Revenue Service, Post Office Box 7346,  
 Philadelphia PA 19101-7346  
 24377045 E-mail/Text: bankruptcydepartment@ncogroup.com Jun 10 2014 22:48:48 NCO Financial,  
 PO box 17205, Wilmington, DE 19850-7205  
 24377051 E-mail/Text: bknotices@professionalcredit.com Jun 10 2014 22:49:24 Professional Credit,  
 2892 Crescent Ave., Eugene, OR 97408-7397  
 24572648 EDI: Q3G.COM Jun 10 2014 22:34:00 Quantum3 Group LLC as agent for,  
 Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
 24377053 EDI: PHINRJMA.COM Jun 10 2014 22:33:00 RJM Acquisitions, 575 Underhill Blvd Ste 224,  
 Syosset, NY 11791-4437  
 24377052 +EDI: RESURGENT.COM Jun 10 2014 22:33:00 Resurgent, 55 Beattie Place Ste 110,  
 Greenville, SC 29601-5115  
 24376977 E-mail/Text: dspaulding@seminoletax.org Jun 10 2014 22:47:54 Seminole County Tax Collector,  
 Attn: Ray Valdes, Post Office Box 630, Sanford FL 32772-0630  
 24377060 E-mail/Text: collectionsoperationsgroup@vystarcu.org Jun 10 2014 22:49:42 Vystar CU,  
 PO Box 45085, Jacksonville, FL 32232-5085

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2014

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2014 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com

Marie E. Henkel mehenkel@yahoo.com, mhenkel@ecf.epiqsystems.com;henkel.trustee@gmail.com

United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

Form B18 (Official Form 18)(12/07)

**United States Bankruptcy Court**

Middle District of Florida

**Case No. 6:14-bk-02622-CCJ**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Melody Louise Mccracken  
1519 Redwood Grove Terrace  
Lake Mary, FL 32746

Social Security No.:

xxx-xx-1228

Employer's Tax I.D. No.:

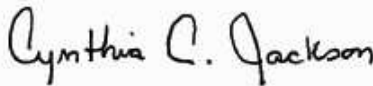
**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT



Dated: June 10, 2014

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Cynthia C. Jackson  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**